



St. Augustine Shores OBSERVER

NEWS FOR AND ABOUT RESIDENTS OF ST. AUGUSTINE SHORES

Home Again's Drop-In Center Opening



2014 Summer Pick Nick



After nearly a year of planning, designing, fundraising and coordinating construction activities, Home Again St. Johns' Drop-In Center has recently opened. A "soft" opening was held June 2nd with a more formal Grand Opening and Ribbon Cutting to be held Saturday, June 28th at 10am at the Home Again office located at 1850 State Road 207 in St. Augustine. The event is open to the public and is being sponsored by BB&T.

The Drop-In Center was a conceptual idea of Home Again Board Member, Michael Bianco, over year ago when he sketched out the plans for an outdoor shower and laundry facility on a piece of notepaper. Shortly thereafter, Diane Machaby, Home Again's Director of Development, contacted the local Home Depot store about partnering on the project. Machaby worked alongside Team Depot Captain, Jay Hays, to submit a grant to the Home Depot Foundation. Within a few weeks, approval was received that they would provide \$9000 in gift cards to be used to purchase materials to build the Drop-In Center. Store employees would also help build the structure.

After a few revisions to the initial plan, the facility grew (continued on page 7)

The Shores "Mermaids"



The Shores Group calls themselves the "Mermaids". They meet Monday Wednesday and Friday at 9:30am at the shores pool. Open to all members of the shores pool. They exercise from 9:30 until 10:30 am. The group is led by Gina Ross.

Pictured in no order are: Rae Coletti, Jackie Colicci, Ruth Dunn, Paula Hagan, Valerie Jackson, Carol Johnson, Vangie Kenedy, Nina Koller, Margaret Hand, Elsa Olsen, Anita Profitt, Beatrice Racicot, Gina Ross, Pat Wilhelm, Debbie Covbrough, Ursula Specht and 2 special guests.

What's Inside The Observer This Month...

- News From Around the Shores:
 - July Service Corporation Meeting
 - August Rec. Calendar
 - Touring the Shores
- Health Update: When Traveling, Leave the Pain at Home
- Financial Focus: Protect Your Retirement Against Market Volatility
- Computer Corner: Why is My Computer So Slow?
- Understanding What Affects the Cost of Homeowners & Tenants Insurance
- Home Again's Drop-In Center Opening
- St. Johns Business Network Betty Griffin House Golf Update
- Volunteers are needed at St. Francis House

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St. Augustine, FL 32080-6509

The St. Augustine Shores Observer

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St. Augustine Shores
St. Augustine, FL.
St. Augustine Shores Observer
(904) 607-1410
1965 A1A South #180
St. Augustine, FL 32080-6509
clifflogsdon@att.net
www.observer.vpweb.com

The function of the St. Augustine Shores Observer is to serve residents of the St. Augustine Shores Community.

First priority will be given to reporting news and activities of the residents of the St. Augustine Shores, Shores organizations and other news and events that directly affects St. Augustine Shores. Second priority will be given to articles of general interest as space permits.

Information must be received by the 10th of the month in order to appear in the following month's issue. Articles or information may be sent to the Shores Observer, 1965 A1A South #180, St. Augustine Florida 32080-6509. Information may also be e-mailed to clifflogsdon@att.net.

All material submitted to the Shores Observer is subject to editing. Publishing of submitted letters and information is at the discretion of the publisher. Views and opinions expressed are those of the writer and do not express the viewpoint of the publisher or editorial staff of the Shores Observer.

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The Observer is published by an independent publisher and is not affiliated with the Shores Developer, the St. Augustine Shores Service Corporation or the St. Augustine Shores Civic Association.

How To Reach The Shores Service Corporation (Shores Homeowners Association) (904) 794-2000

Shores Community Calendar

• **Shores Service Corporation** monthly meetings are held on the second Thursday of each month. Meetings are at 7 p.m. at the Riverview Club.

• **Shores Recreation Association** board meetings are held on the first Tuesday of each month at 11:30 a.m. at the Riverview Club.

• **Conquistador Condominium** Board meetings are held on the fourth Monday of each month at 6 p.m. at the Riverview Club.

• **Fairview Condominium** Board meetings are held on the second Tuesday of every other month at 4 p.m. at the Fairview Condo club house.

• **Greens Condominium** Board meetings will be held on February 1st, May 7th, August 6th and November 5th. The annual meeting will be held on October 1st.

Shores Observer Policy For Classifieds

The Observer offers free community classified ads to all Shores residents. Ads May Not Promote A Business Or Service. Classified ads will not be printed without a name, address and phone number included with the request.

Send your ad to Shores Observer, 1965 A1A South #180, St. Augustine, 32080-6509. Or you may email your ad to clifflogsdon@att.net.

Deadline for all ads is the 10th of every month for the next month's issue.

Community Classifieds

FOR SALE: Golf clubs and golf bag for sale. Senior Taylor RBZ#2 Driver, Adams Putter, Adams Golf Bag. Used for 6 rounds. Purchase price was \$350. Sell for \$250.00 Call Lou at 797-0295.

FOR SALE: Craftsman 15 HP OHV Riding Tractor mower. 42" hydro Green Color. Good working condition. Asking price. As is. \$300.00. Phone: (904) 806-5874.

FOR SALE: Hardly used Mercedes Benz carpeted beige floor mats for front and back. Uses the button type fastener on the front driver's side. Will fit many models of Mercedes. They are extremely attractive, and are embellished with a Mercedes Benz rectangular metal plate on both front mats. Must sell because they are the wrong color! Price is \$100.00 for the set. They sell for upward of \$140.00 depending upon the style. Call 904-797-3736.

FOR SALE: 2005 16ft Alumacraft boat /w 25 hp Johnson motor and trailer w/a lot of extras - ready to fish. Exc condition. Call/text Mike 904-540-3979.

FOR SALE: Round dining room table with four matching chairs and two additional leaves. Table alone is 46 inches, with sleeves extends to 86 inches. Excellent condition. Ideal for small dining area. \$175 for all. Call 904-794-5855/

FOR RENT: FIRST FLOOR Greens Condo now available for Sept 1st occupancy. This 3BR/2BA (1428 sq ft) unit has a fabulous view of a pond on a golf course from the glassed-in lanai and master bedroom.

Tile throughout. The eat-in kitchen has all appliances and a nice pantry with plenty of storage. Washer/Dryer located off kitchen. Very nice, quiet neighborhood, includes community pool and hot tub. Lease includes water and basic cable. Contact JoAnne Tyler at 904-794-4410.

GARAGE SPACE WANTED: New Shores resident is seeking garage space for one vehicle. Will only need access three or four times monthly. Willing to pay generously for right fit. Call Jay at 630-370-1777.

FOR SALE: Rattan desk with matching chair and glass top 3 drawers small size and is only 2 years old call 904-325-4502.

In Remembrance....

The "First Lady of the Shores", Frances K. Dobkowski died at Flager Hospital in the company of her family in the evening of June 22, 2014. She was the voice of the Shores community for 33 years. As a Board member she was responsible for the design and construction of the pier at the Riverview Club. The community is at a great loss and should be remembered for her loyalty to her neighbors. Submitted by son Alfred Dobkowski.

O'Shell- Viola E. 94, Sharon Springs, NY formerly of St. Augustine Shores died June 19 2014. Preceded in death by husband, Regis J. Oshell. Survived by son, Kevin J. O'Shell, Sharon Springs, NY. Funeral Mass was held at 11 a.m. at Holy Name Catholic Church and Interment Holy Name Cemetery, Ebensburg, Pa.

JOY

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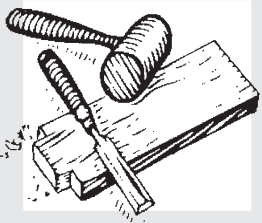
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794-0998

Walk-ins Welcome!

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Tell advertisers and contributors you
saw them in the Shores Observer



St. Augustine Shores

- Started Over 40 Years Ago
- Still Growing and Improving
- A Great Place to Call Home

Touring the Shores

The Riverview Facility has just completed a \$300,000 renovation program fully funded by the monthly fee of \$29.00. No assessment or CD were required.

Expenses

Pavilion	\$24,000.00
Roof	\$85,000.00
Pool	\$78,000.00
Air Condition/Heat	\$55,000.00
Building Renovation	\$40,000.00
Playground	\$16,000.00
Total	\$298,000.00



The PUD opened in 1971 and has become a more enriched vital place to live through the many years of existence.

There are over 2,500 acres of land with 2 miles long frontage on the Intracoastal Waterway. There are 388 acres of common areas, 13 bodies of water, 9 lakes, a 18 hole Golf Course, a fishing pier on the Intracoastal, and 7 acre storage complex for boat and RV vehicles.

The Shores offers several housing choices: 2,800 individual homes with numerous lots yet to be developed, 6 Condominiums, 58 Carriage Homes and 3 Churches. There is also a fully equipped Fire Department. The Shores also has tennis courts and a soccer field for its residents. There is a large central pool with bath houses located at the Riverview Facility. The Condominiums have their own pools.

There is large Intracoastal Waterfront Community Clubhouse with a 5,000 sq. ft. ballroom, kitchen, game rooms with space for a wide range of community activities including art classes, Yoga, Mah Jang, bridge, etc. There is an outdoor pavilion overlooking the Intracoastal.



News from Around the Shores

ST AUGUSTINE SHORES SERVICE CORPORATION BOARD MEETING JUNE 10, 2014

The St. Augustine Shores Service Corporation's Board of Directors meeting was called to order at 7:00 P.M. Present: President Jerry Zinn, Secretary Rachel Diamond, Treasurer Claire Lorbeer, Director Chance Hines. Absent: Vice President Winston Burrell, Director Jim Priester, and Director Sue Chitwood. Quorum Established

The Invocation was given by the General Manager followed by the Pledge of Allegiance.

The June 12, 2014 minutes were accepted without change by unanimous vote. The motion carried.

Treasurers Report was read and accepted for audit.

Collection Issues: 9 properties were presented on June 12 for a motion to proceed with collections up to and including foreclosure. The Board voted to request payment from these properties one last time and then proceed. A copy of the letter was presented to the Board. Motion made to move one property forward with collections up to and including foreclosure after a final attempt is made to collect. Seconded by Treasurer. Unanimously the motion was carried.

General Manager discussed the BB&T Reserve account balance and presented several options to preserve these funds.

ACC Report was presented. The ACC Committee had 1 meeting in the month of June. 1 Condo addition approved, 1 fence approved, 1 screen porch approved, 1 shed approved. 57 applications have been reviewed by the ACC Board this year. Tabled 4 until next month.

Managers' Report Old Business

- The Fire Captain commented on the fire between Moses Creek and the Shores. The board collectively agreed that Fire Mitigation was important.

- Discuss Policy for 501C Corporations. General Manager presented the Board with a first draft of the Riverview Club Rental Policies and Procedures drafted by legal counsel. Board Discussion. President and General Manager will get with attorneys to discuss incorporating changes discussed.

- Management computer program update: The Financials generated by the new program were presented.

- ACH payments are now being accepted. 25 members are currently participating. Debit/Credit card payments targeted for August. General Manager is working to get a reduction in the convenience charge for the members.

- Dreux Isaac Study: The annual contribution for 2013 - 2014 is complete. The annual contribution for 2014 - 2015 of \$118887 has commenced.

Action Status List Update for Earlier Projects

- Storage shed - no action taken
- Debit/Credit Card processing - The Board was updated.
- Benches along Shores Blvd - Still working on Sunshine Bus and COA kiosks.
- Policy workshops - In progress.
- Curbing replacement - Will commence by the end of August.
- Vendors listed on check register.
- Family Fun Day: 300 plus in attendance. Thank you to all those who volunteered their services to set-up, serve, and clean-up. Thank you to The Four Star Association for cooking the pork. The event was a success.

New Business

- Deed Restriction Report: Current Report discussed. Last month's resolutions discussed.
- 2013 - 2014 Annual Audit has been initiated.
- Project to develop the Commemorative Brick Walkway Project discussed.
- Touring the Shores promotional page. Provided some initial discussion on the August Observer.

Motion made, seconded, and carried to adjourn. Meeting Adjourned
Meeting Adjourned.

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The Corner Garden

by Susanne Murphy
Geranium Circle Garden Club

Summer is Sizzling!

- Watch for worm sod webworm and army damage. These are lawn caterpillars that feed on grasses and usually are a problem on Bermuda and St. Augustine lawns.
- If mole or crickets are damaging the lawns, apply mole cricket bait. Water before you apply the bait.
- Watch for chinch bug damage in St. Augustine grass.
- Begin planting a fall garden of tender vegetables such as beans, corn, cucumbers, peppers, pumpkin, squash, tomatoes, and watermelon in early August.
- Vegetables to plant now: broccoli, cauliflower, collards, bunching onions, and turnips.
- Annuals to plant now: coleus and salvia.

Happy Gardening!



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St. Augustine Shores Club News

August Riverview Club Calendar

ACTIVITIES MEMBERS:

BILLARDS- Monday, Wednesday, Saturday 9:00AM. Tuesday & Thursday 1:00 PM
BOOK CLUB- First Monday of the Month in the Library. Open to all residents.
RUBBER BRIDGE- Wednesday & Friday at 12:30 PM
BRIDGE LESSONS -RESUME IN SEPTEMBER
CHICAGO BRIDGE - Thursday at 12:30 PM Nancy Willis 794-1855. Tuesday at 7:00 PM Debbie Casey 347-9800 or Betty Barton 797-9097. Must have a partner.
EXERCISE CLASS - Tuesday and Thursday at 10:00AM. Donation at door
FRENCH CLASS - Conversational French Thursdays at 3:00 PM
LINE DANCING - Wednesday at 10:00 AM
MAH JONGG - Tuesday at 1:00 PM and Wednesday at 10:30 AM
TAICHI - Wednesdays at 5:00PM. Ancient Chinese Discipline of meditative movements practiced as exercise. \$2.00 per person
YOGA - Monday, Wednesday and Friday at 9:00 AM. Bring a mat
CHAIR YOGA - Friday at 10:45 AM. Additional mobility for those who have a hard time with floor exercise. Loose clothing and a mat.
WRITERS IN THE SHORES - meets every 2nd and 4th Tuesday of the month at 1:30 PM. Open to all residents. Donna Johnson 794-0789

DANCE MEMBERS:

AUG 3RD 6:00-9:00 PM EARLY SOCIAL
SUNDAY Music: Frank Saffi
 Reservations Tues July 29 and Thurs July 31 from 9:00 - 10:00 AM
AUG 23RD 7:00-10:00 PM MAIN SOCIAL
SATURDAY Music: Nostalgia, Hosts: Gus & Bonnie Bartik & Table 3.
 Reservations: Tues Aug 19 and Thurs Aug 21 from 9:00 -10:00 AM. Dances are \$5.00 for members and house guests and \$10.00 for non-members. BYOB and snacks

ALL MEMBERS:

DANCE CLASS - RESUME IN SEPTEMBER
BOARD MEETING - Second Tuesday of the month at 11:30 AM

Writers In The Shores

By Donna Johnson

There will be no meetings of the Writers in the Shores for August. Meetings will resume again in September as we have before on the 2nd and 4th Tuesday, at 1:30 pm here at the Riverview Club Library. The September meetings will be on Tuesday the 9th and again on the 23rd.

Come and check us out, everyone is welcome and we would like to invite anyone who loves to write. You do not have to be a member. We are a casual group who enjoy sharing their work and related discussion with each other. There are no officers, dues or requirements. All genres are encompassed. For information call me at 794-0789. Have a great summer and we'll see you again in September !

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News From Around St. Johns County

St. Johns Business Network hosts annual Golf Tournament to Save Lives!

Royal St. Augustine, one of St. Johns County premiere golf courses, was the setting for the 2nd annual St. Johns Business Network Charity Golf Tournament on Sunday July 13, 2014. The tournament hosted 108 male and female golfers. More than \$6,000 was raised for donation to the Betty Griffin House.

The outing, designed for golf enthusiasts had a 9:00 a.m. tee-off with a four player scramble best ball format. The 18-hole event included breakfast provided by *Leroy's Hole in the Wall* and lunch provided by *Ned's Southside Grill*, special golf contests, 50/50 raffle, prizes, gifts and a chance to win a White Hawk Ultra Lite from *Ocean Grove RV*.

Sponsors of the event included the following: *Ocean Grove RV, Pop-a-lock, Meehan's Irish Pub, Rulon International, Flagler Hospital, Tanner Martinez Chiropractic, Anciet City Accounting, Matanzas GEO, GE Sales & Marketing, Five Star Pizza, Morris, Big Fat Coupon Book, Memory Hopkins, Tim's Wine Market, Craig Funeral Home, Kresge, Platt & Abare, Casa Maria, Leroy's Hole in the Wall, Petros. Morris Publication, Kemp Commercial Realty, Memory Hopkins Real Estate, Cantin Louie, Kat Roedell-Mary Kay, Beaches News Journal, Fred Kegelmeyer, By Design Catering, HG Auto Services, Hasty Carpet, Atlantic Care, Nettles Fine Jewelry, 4 Star Custom Made Children's Clothing, Beaches at Vilano, Nets Southside Grill, LeCreuset, Golf Hall of Fame and Warrior Golf, and Royal St. Augustine.*

As a private, nonprofit agency, Betty Griffin House provides emergency shelter to abused women, men and their minor children. Other support services available to shelter residents and non-residents include a 24-hour crisis hotline, individual and group counseling, forensic/medical rape exams and legal assistance. Confidential individual and group counseling is available in all parts of St. Johns County, including Hastings, Ponte Vedra Beach, St. Johns, St. Augustine and St. Augustine Beach. For more information or to make a donation, please visit www.bettygriffinhouse.org. "Our staff, volunteers and participants are extremely thankful to the St. Johns Business Network for all of their hard work and for choosing to donate their proceeds to Betty Griffin House" said Joyce Mahr, CEO for Betty Griffin House.

St. Johns Business Network is an organization of businesses in St. Johns County that support each other and build community awareness of their member businesses. The group promotes business activity and local interaction in St. Johns County through shared contacts and advocacy. They are an organization of producers that roll up their sleeves and work to better the community.

St. Augustine Lions Club Installation of 2014-2015 Officers

Installation was on June 26th, 2014 for the fiscal year of 07/01/2014-06/31/2015. The new President is Wayne Mancil, formerly of the Jacksonville Arlington Lions Club, where he also served as a president. PDG Dick Richards installed Lion Mancil as President replacing Lion Dominic Mercurio who has served the last four years as president.

The St Augustine Lions Club (since 1947) has been recognized as leaders in our district (35L) and community. It was featured in the national Lions magazine in 2013. The 2013-2014 year had a very successful year: Record donations to the community, record vision screenings (2,000+ children and adults), co-hosting of the Veterans day celebration, 4th annual picnic for the St Johns County Hearing impaired students, over 100 sets of eyeglasses purchased for the needy, co-sponsoring of

Caribbean CalypsoNight for Caring Hands-Caring Community. Over \$5,000 to area food banks in the form of gift cards. The major fundraiser for the club is the annual Seafood Festival which set a record net profit of \$125,000 this year for donations into the St. Augustine area community. Lion Mercurio has chaired the Sea Festival for 16 years.

The Lions Club is world wide, with clubs in all countries serving those in the community who have special needs. They are widely respected for their work with the blind and handicap. The St. Augustine Lions meets twice monthly and continues to look for new member who want to follow the Lions motto, "We Serve". For more information about the Lions Club contact Lion Dominic at 904-829-1753-7311 or Lion Wayne at 904-342-0449.



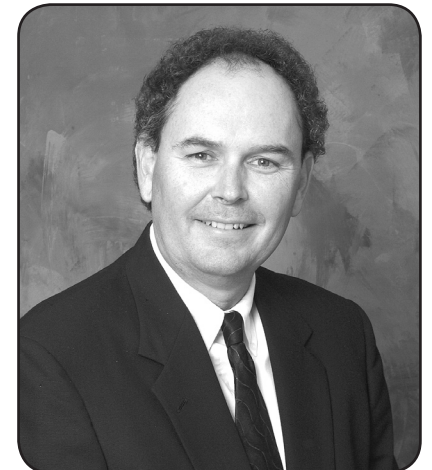
Pictured at left: Lions Dominic Mercurio *Past President*, Ron Covato *Membership Director*, Lora Pricenor *Director*, Art Moore *2nd VP*, Gale Meares *1st VP*, Wayne Mancil *President*, Billy Meares *Secretary*, Russ Moser *Director*, Larry Dillahay *Treasurer*, John Dickie *LionTamer*, Frank Clark *Tailtwister*, Not in picture: John Freemann

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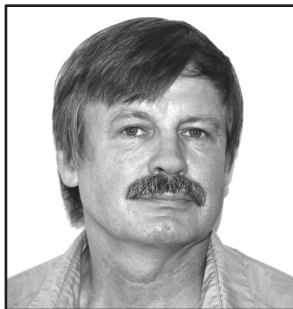
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Gingie MacQueen, Admission Director 904-864-1051

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Computer Corner

By Gary Herrick, Computer Professor
904-377-6785
mainely2@bellsouth.net

Why is My Computer So slow?

Greetings from Computer Professor "Why is my computer so slow?" "My computer says I have 8000 problems." "My computer keeps telling me I need to buy this program to fix my computer problems", I got a call from Microsoft telling me my computer is failing"

Recognize all of these statements for what they are, an out and out lie to extort money from you. The vast majority of computer problems do NOT come from a virus, your antivirus program should handle those; but, it is Malware programs that are attacking you. Your antivirus program does little to fight against these programs. Microsoft will never call you and they don't know you are having problems.

What is Malware and how is it different from a virus? To use a non-technical example, a virus acts in a computer in a destructive and distinctive manor that an antivirus can detect. Like a criminal breaking into your car and driving away with it. On the other hand malware acts more like the vacuum cleaner or security system salesman that calls or comes to your door and proceeds to try to talk you into their product. A successful malware program is well versed in human nature. They know what to say to get your

attention, just watch today's commercials on TV. You will, at some point, click on a misleading statement that puts that program on your computer. At that point the program may call in others, constantly interfere with your computer operations and display warning messages all in an effort to get you to purchase the program, and then buy more programs like it. The purchased program generally turns out to do nothing real, just show pop-up windows that "look like" they are doing something.

Before you search the Internet for malware fighting program, like most teenage computer experts will do, realize most of what you will find ARE the malware programs dressed up like a program that will help and keep the computer clean. Use the same judgment when looking for someone to do work for you; you should not invite anyone into your household without referrals, do not download any program without asking around and the proper research. Two programs I usually recommend to users are: Malwarebytes: www.malwarebytes.org and Spybot Search and Destroy: www.safer-networking.org.

The best protection is still you – the operator.

Home Again's Drop-In Center Opening

Continued from page 1)

to include two outdoor showers and a bathroom that are ADA handicap-accessible and a washer/dryer area. Besides Home Depot employees, other hardworking volunteers that helped make the center a reality included Northrop Grumman, Trinity Episcopal's Ramp Squad and numerous community volunteers.



"This project would not have been possible if it were not for our board's vision, the Home Depot Foundation contributing the funds for the materials and the dedicated volunteers that pitched in to help build the Drop-In Center", said David Hoak, executive director of Home Again St. Johns. "It was definitely a community effort."

The Drop-In Center will be open one day a week to start with and will grow into multiple days as demand increases. To learn more about Home Again St. Johns and supporting their efforts, please visit www.homeagainstj.org or call Diane Machaby, Director of Development at (904) 881-1167.

Pictured: Drop-In Center Coordinator, Nancy O'Byrne (left) assists Nancy Gower in using Home Again's new washing machine and dryer.

Volunteers needed at St. Francis House

Make your volunteer hours count! Volunteers are needed at St. Francis House. St. Francis House serves the homeless and less-fortunate in our community by providing critical emergency services such as shelter, food and clothing for individuals and families. St. Francis is the only fulltime emergency shelter between Jacksonville and Daytona.

Volunteer opportunities are available serving and assisting in the kitchen, sorting and processing donations, assembling and distributing food boxes, laundry, answering phones and helping with light maintenance and yard work.

Anyone interested in volunteering should contact K. Lundquist at 904-829-8937 or klundquiststfrancisshelter@yahoo.com.



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August 13th - Grapes of Roth - Classic R/R - Salt Life
August 20th - Big Lonesome - Pop/Rock/R & B - Panama Hatties
August 27th - Billy Buchanan - Soul Pop Rock - Gypsy C



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Understanding What Affects The Cost Of Homeowners & Tenants Insurance

By Jane Tucker, First Florida Insurance

The premiums charged for homeowners insurance vary widely from company to company. Consumers should shop around in order to get the best value.

The cost of homeowners and tenants insurance depends on a number of factors including: location, age and type of building, use of building (residence and/or commercial), proximity of fire protection services, choice of deductibles, availability of any premium discounts, and scope and amount of insurance coverage.

For example, a brick building is more resistant to fire than a wood frame building and, consequently, costs less to insure against fire. A building's location also has a bearing on the cost of fire coverage, because some communities have better fire protection than others. In addition, a home located in a community having a higher incidence of crime and vandalism also affects the cost of insurance.

Insurers also may use a consumer's credit information to decide whether to issue a policy and how to price it. Consumers should check their credit reports regularly. If you find an error in your credit report, contact the credit reporting agency to correct it.

Deductibles

A deductible is the amount of loss that must be borne by you before you are eligible for an insurance payment. If your policy contains a standard all-peril deductible, such as \$250, you would re-

ceive from your insurer the amount of any covered property loss, less \$250. The higher the deductible, the lower the premium cost of your policy, because you are essentially "self-insuring" for losses up to the amount of the deductible.

In choosing your deductible amount, you bear the burden of loss up to the amount you feel you can afford. Contact your insurance company to inquire about higher deductibles options, such as \$500 and \$1,000.

Discounts

An insurance company may offer a premium discount if you install devices in your home that minimize losses or deter them, like dead bolt locks, smoke alarms, fire extinguishers, sprinkler and security systems. Insurers are required to offer premium discounts if a policyholder has installed hurricane/storm shutters, or hurricane resistant laminated glass windows and doors on all exterior wall openings, as long as they meet prescribed minimum standards and are installed in accordance with the manufacturer's specifications.

First Florida agents invite you to take their "Quote Challenge." Call First Florida to discuss your current policy coverages. Their goal is to be certain you have the absolute best rate for which you qualify. Call 808-8600, click on www.firstfloridainsurance.com, or come by to visit one of First Florida's friendly agents.



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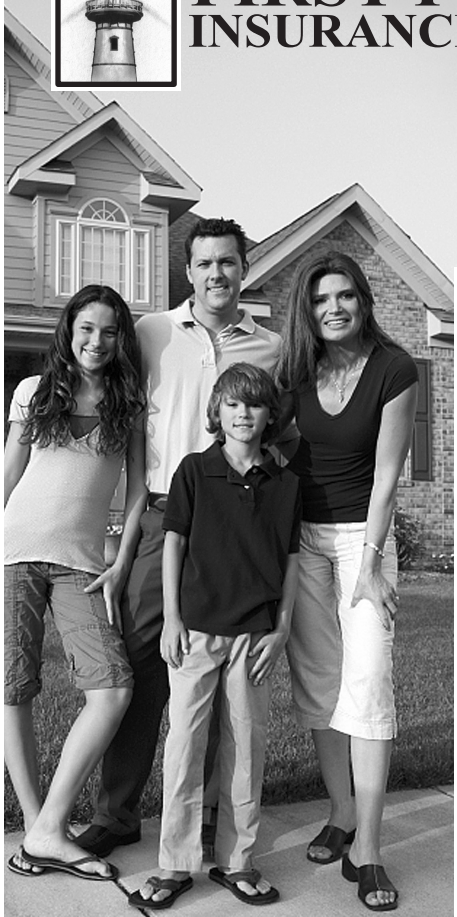

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Financial Focus

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Protect Your Retirement Against Market Volatility

As an investor, you're well aware that, over the short term, the financial markets always move up and down. During your working years, you may feel that you have time to overcome this volatility. And you'd be basing these feelings on actual evidence: the longer the investment period, the greater the tendency of the markets to "smooth out" their performance. But what happens when you retire? Won't you be more susceptible to market movements?

You may not be as vulnerable as you might think. In the first place, given our growing awareness of healthier lifestyles, you could easily spend two, or even three, decades in retirement — so your investment time frame isn't necessarily going to be that compressed.

Nonetheless, it's still true that time may well be a more important consideration to you during your retirement years, so you may want to be particularly vigilant about taking steps to help smooth out the effects of market volatility. Toward that end, here are a few suggestions:

- Allocate your investments among a variety of asset classes. Of course, proper asset allocation is a good investment move at any age, but when you're retired, you want to be especially careful that you don't "over-concentrate" your investment dollars among just a few assets. Spreading your money among a range of vehicles — stocks, bonds, certificates of deposit, government securities and so on — can help you avoid taking the full brunt of a downturn that may primarily hit just one type of investment. (Keep in mind, though, that while diversification can help reduce the effects of volatility, it can't assure a profit or protect against loss.)

- Choose investments that have demonstrated solid performance across many market cycles. As you've probably heard, "past performance is no guarantee

of future results," and this is true. Nonetheless, you can help improve your outlook by owning quality investments. So when investing in stocks, choose those that have actual earnings and a track record of earnings growth. If you invest in fixed-income vehicles, pick those that are considered "investment grade."

- Don't make emotional decisions. At various times during your retirement, you will, in all likelihood, witness some sharp drops in the market. Try to avoid overreacting to these downturns, which will probably just be normal market "corrections." If you can keep your emotions out of investing, you will be less likely to make moves such as selling quality investments merely because their price is temporarily down.

- Don't try to "time" the market. You may be tempted to "take advantage" of volatility by looking for opportunities to "buy low and sell high." In theory, this is a fine idea — but, unfortunately, no one can really predict market highs or lows. You'll probably be better off by consistently investing the same amount of money into the same investments. Over time, this method of investing may result in lower per-share costs. However, as is the case with diversification, this type of "systematic" investing won't guarantee a profit or protect against loss, and you'll need to be willing to keep investing when share prices are declining.

It's probably natural to get somewhat more apprehensive about market volatility during your retirement years. But taking the steps described above can help you navigate the sometimes-choppy waters of the financial world.

This article was written by Edward Jones for use by your local Edward Jones Financial Advisor.

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Hello Beach Readers. We have had some great rain lately, and the grass has been growing like crazy. But let's remember what season it is. "HURRICANE SEASON" And we all know over the next few months there is no telling what can happen. Mow, how can Power House help us in this type of situation?

Hurricane Season. This means break out the stand by portable generator. Hopefully when it was stored last season, it had fuel stabilizer added to the fuel, or maybe run out of fuel all together. At any rate let's not wait until something is upon us to be prepared. If you have never experienced the devastation of a hurricane I hope you never have to.

What if I don't have a generator Mow, does Power House offer any type of generators?

Absolutely. We have several brands to choose from, from 1000 watts to 6000 watts. We also offer a Tune Up Special on generators. \$90.00 plus parts, this gets the whole generator tested from engine to stator.

Mow, any lawn mower sales coming up?

Yes, we have a mid-season sale right now on Honda and Snapper Walk mowers and for the month of August we have a sale on all Shindaiwa Trimmers, Edgers, Blowers and Hedge Trimmers **20%OFF** so come see us

One last thing, in regards to generators and safety. Never back feed a generator thru your house receptacle. If the power is out, remember somebody from the power company is working to repair it and we don't want them to get hurt. And also, make sure the area where your generator is running is well ventilated. And first and foremost, never fill a generator with fuel while it is running. Always let the generator cool off before refueling. Safety First!

That's all the time we have now. So until next month, remember St Augustine Power House is located at 125 Pope Road, right here on the island. Visit us at www.staugpowerhouse.com and if you have any questions for Mow email him ask "mow@staugpowerhouse.com."

Investing is about more than money...

Most people invest hoping to achieve something important for themselves or their family. That could come in the form of financial independence, a comfortable retirement, paying for college or protecting your family. Have you had a face-to-face conversation with your financial advisor about your goals?

At Edward Jones, we stop to ask you the question: "What's important to you?" Without that insight and a real understanding of your goals, investing holds little meaning. We take the time to build a relationship with our clients so that we can help them work toward the things that really are important.



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MAKING SENSE OF INVESTING



When Traveling, Leave The Pain At Home

By Rob Stanborough
PT, DPT, MHSc, MTC, CMTPT, FAAOMPT
First Coast Rehabilitation
(904) 829-3411

With the summer months come summer vacation from school, heat, holidays and travel. It can be a great time of fun, particularly when traveling. Travel can come in many forms but car and plane are most common. Another thing that may come with travel is odd postures, strange beds/pillows and neck pain.

Some people travel with their pillow or a cervical travel pillow to prevent problem. This works but can be a hassle. Your pillow rarely fits in your suitcase or takes up too much room and that means you either have to count it as carry on or check your bag. I have found a simpler solution.

Cervical pillows are a nice idea but they usually are sold in one size fits all, which often does more harm than good. Sure they come in a variety of shapes, firmnesses and covers. You can get them fuzzy, velvety, cloth or plastic. You can get them filled with beads, foam or even inflatable. But none seem to work just right. The inflatable comes close to being

custom but hard to get just right. If you leave it slightly deflated so it fits the crevice of your neck just right, when you turn to the left or right the air shifts and your neck flops to the side unsupported. There is a simpler solution.

I have found one of the best and simplest solution is a small bath towel. Too bad I can't give it a name, market it and get on QVC. It works in the car, on the plane if traveling long distances and in the hotel. The towel can be folded and does not take much space in your carry on. It won't take up much space in your car either. When needed, take out and roll the towel for a custom travel pillow. If you want it thicker you can roll it more or fold it in half before rolling. If you want it thicker on one side so you can support your head by the window seat, fold one side to the middle and then roll. If you are unfortunate enough to be assigned the plane's middle seat, don't fall asleep on the stranger next to you - roll the towel along the short edge and wrap it around your neck. You can pull the ends together under your chin to form a thick collar. If you fall asleep your head will be supported comfortably in any direction and prevent you from waking with a crick in your neck. If rolling caused it to be too hard or non-conforming, make small folds instead. For those of you who have low back pain - fold, not roll, the towel and place it in the small of your back for support.

Other problems with traveling are strange beds and pillows. Some are too thick others too thin. In either case the result will be long static stretches to the muscle or joint compression - pain. Solution? Yep, towel. Loosely roll it or fold it to fill the space between your neck and pillow. Or, for those flat pillows, fold it and place under your pillow for additional support. Either should help prevent waking with a headache or stiff neck. And who wants that while on vacation.

If you are currently having headaches, neck pain or shoulder pain, it may be a mechanical problem with your neck. Over the counter medications may help but the best long term solution is to fix the problem. Just as you maintain your automobile, you should maintain your body. It may need a tweak here or there to keep it running smoothly, even if you exercise regularly. PTs can make such tweaks in your movement patterns or make simple suggestions (continued on page 11)

Thrasher = Obama 2013/2014 Voting Record

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Reda Alami, MD
Dr. Alami is Board Certified in Obstetrics and Gynecology and has been in practice in St. Augustine since 2009. Dr. Alami completed his residency at Michigan State University. He has recently been named a "Top Doc" in Jacksonville and St. Augustine area.

Gloria Lelaidier, ARNP
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Anah Marks, ARNP
Anah is a graduate of Florida State University. She has been in obstetrical nursing since 1997, and a Nurse-Midwife since 2001. Anah loves the relationships that she builds with her patients over years of care. Anah's patients say she is knowledgeable, caring, and explains things in a way they can understand.

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When Traveling, Leave The Pain At Home

(continued from page 10)

as the towel above that may help your working parts keep working. If we can help you, call First Coast Rehabilitation: 904-829-3411 (St. Augustine) or 386-325-2721 (Palatka).

Rob Stanborough is a physical therapist serving St. Augustine for nearly 10 years. He is president and co-owner of First Coast Rehabilitation, as well as co-author of Myofascial Manipulation: Theory & Application, 3rd ed by Proed Inc. He is certified in manual therapy, a Fellow of the American Academy of Orthopaedic Manual Therapists and has presented on the topic of soft tissue dysfunction in a variety of venues. Previous columns are available and posted on www.firstcoastrehab.com.


Council on Aging

Join COA August 14th 2014 from 10:00 – 2:00 at the Anastasia Island Branch Library at 124 Sea Grove Main Street. Learn about our special events and our services. Find out about classes held on a monthly basis and much more. COA is your Gateway to Services, Activities, Special Events and More! It's Your Life...Live It Up!!

Pole Walking for Fitness, Health and Feeling Happy
Pole Walking isn't new! It has gained popularity in St. Augustine and around the country. River House pole walkers now have 4 different times each week for group walking with an instructor. It is for everyone from the casual, average walker to the more serious walker. This strengthens your whole body, has a lower impact on joints than walking, improves balance, burns more calories, increases posture and much more! It may just be the perfect activity for you! Join Sheila Vidamour on Friday, August 15, or September 19, at 10:00 AM, for this complimentary Pole Walking Clinic. This clinic will include the history of pole walking, information about its benefits, and a hands-on demonstration and lesson with a set of provided poles. Reservations are required as space is limited. Call 209-3655 to register. (Must complete Pole Walking Clinic to participate in the Pole Walking Class).

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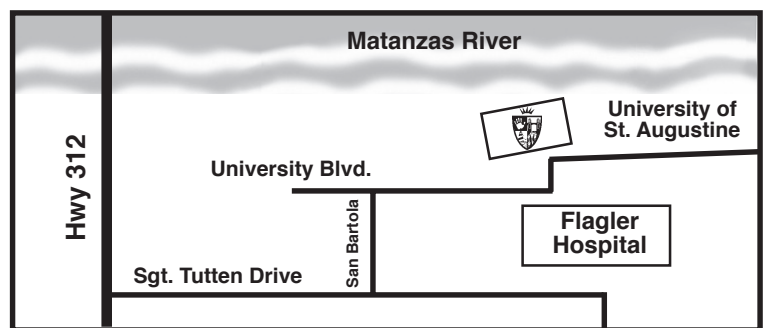
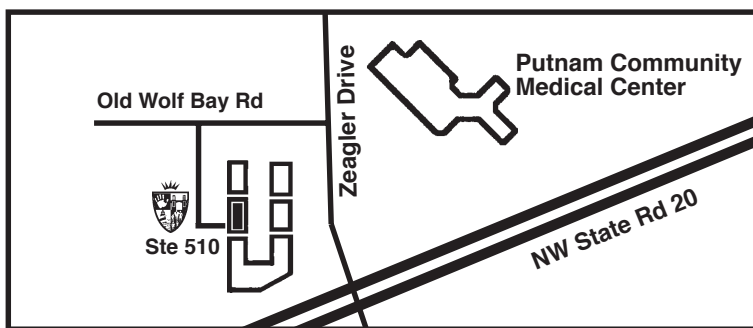
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